

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 WICHITA FALLS DIVISION

IN RE:
 BARBARA ANN BRANTLEY

CASE NO: 13-70184-HDH-13
 HEARING DATE: 2/12/2014
 HEARING TIME: 10:30 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
011 0 U	BANK OF AMERICA	\$100.00	013 0 U	CHASE	\$9,653.00
014 0 U	CITIBANK SD NA	\$1,839.00	015 0 U	COMENITY BANK-BEALLS	\$63.00
017 0 U	DSRM NATIONAL BANK/DIAMOND SHAMROCK/	\$164.00	018 0 U	FIRST NATL BANK GRAHAM	\$248.00
019 0 U	FIRSTAR-US BANK	\$200.00	020 0 U	USAA	\$89.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
009 0 *	VANDERBILT MORTGAGE AND FINANCE INC	1999 PALM HARBOR 238 B MODEL MANUFACTURED HOME--STAY LIFTED	\$85,709.41	\$85,100.00			STAY LIFTED
010 0	UNION SQUARE FEDERAL CREDIT UNION	2013 KIA SOUL	\$0.00	\$14,700.00			PD DIRECT BY DEBTOR

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
008 0 U *	CAPITAL ONE NA <i>PURCHASES/FURNITURE ROW Provided secured, filed unsecured.</i>	\$2,220.57	009 1 U	VANDERBILT MORTGAGE AND FINANCE INC <i>SPLIT CALIM/1999 PALM HARBOR</i>	\$609.41
012 0 U	CERASTES LLC <i>PURCHASES/CAPITAL ONE</i>	\$2,136.57	016 0 U	COMMERCE BANK <i>PURCHASES</i>	\$1,964.11

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Case 13-70184-hdh13 Doc 22 Filed 01/10/14 Entered 01/10/14 10:42:10 Page 2 of 4
Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 2/12/2014 AT 10:30 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 1/10/2014

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

BANK OF AMERICA ATTN: RECOVERY DEPARTMENT 4161 PEIDMONT PKWY GREENBORO NC 27410
BANK OF AMERICA PO BOX 982238 EL PASO TX 79998
BARBARA ANN BRANTLEY 1434 KINSALE CT WICHITA FALLS TX 76306
CAP1-FRNRW PO BOX 30253 SALT LAKE CITY UT 84130
CAPITAL 1 BANK ATTN BANKRUPTCY DEPT PO BOX 30285 SALT LAKE CITY UT 84130
CAPITAL ONE NA C/O BASS & ASSOCIATES PC 3936 E FT LOWELL RD SUITE 200 TUCSON AZ 85712
CERASTES LLC C/O WEINSTEIN AND RILEY PS 2001 WESTERN AVENUE SUITE 400 SEATTLE WA 98121
CERASTES LLC C/O WEINSTEIN AND RILEY PS PO BOX 3978 SEATTLE WA 98124
CHASE PO BOX 15298 WILMINGTON DE 19850
CITI AUTO/SANTANDER CONSUMER USA ATTN: BANKRUPTCY PO BOX 961245 FT WORTH TX 76161
CITIBANK PO BOX 790034 ST LOUIS MO 63179
CITIBANK SD NA ATTN: CENTRALIZED BANKRUPTCY PO BOX 20363 KANSAS CITY MO 64195
COMENITY BANK-BEALLS ATTN: BANKRUPTCY PO BOX 182656 COLUMBUS OH 43218
COMMERCE BANK PO BOX 419248 KCREC-10 KANSAS CITY MO 64141
COMMERCE BK PO BOX 411036 KANSAS CITY MO 64141
CRADDOCK DAVIS & KRAUSE LLP 3100 MONTICELLO AVE STE 550 DALLAS TX 75205
DSRM NATIONAL BANK/DIAMOND SHAMROCK/ VALE PO BOX 631 AMARILLO TX 79105
FIRST NATL BANK GRAHAM 623 ELM ST GRAHAM TX 76450
FIRSTAR-US BANK US BANK BANKRUPTCY DEPT PO BOX 5229 CINCINNATI OH 45201
GE CAPITAL RETAIL BANK C/O RECOVERY MGM SYS CORP 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
UNION SQUARE FEDERAL CREDIT UNION 1401 HOLLIDAY WICHITA FALLS TX 76301
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
USAA 9800 FREDERICKSBURG RD SAN ANTONIO TX 78288
VANDERBILT MORTGAGE AND FINANCE INC PO BOX 9800 MARYVILLE TN 37802
VANDERBILT MORTGAGE AND FINANCE INC UPTON MICKITS & HEYMAN LLP 802 N CARANCAHUA SUITE 450 CORPUS CHRISTI TX 78401